

Document Page 1 of 1
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:) BK No.: 15-43611
CARLOS G GILDELEYVA,)
AKA CARLOS GILDELEYBA,) Chapter: 13
) Honorable Donald R. Cassling
) Kane
Debtor(s))
CARLOS G GILDELEYVA,) Adv. No.: 16-00044
AKA CARLOS GILDELEYBA,)
)
Plaintiff(s))
CITIFINANACIAL SERVICES, INC.)
and DITECH FINANCIAL LLC,)
)
Defendant(s))

**DEFAULT JUDGMENT VALUING CLAIM OF CITIFINANACIAL SERVICES, INC. AND
DITECH FINANCIAL LLC**

On January 21, 2016, the debtor(s) filed an adversary complaint to value the claim of the defendant secured by a lien against the property commonly known as 812 S Kendall St, Aurora, IL 60505 (address) with real estate tax pin number 15-26-482-003 (the "property"). The defendant has not answered or otherwise pled to the complaint and is in default;

IT IS HEREBY ORDERED that judgment is entered in favor of the debtor(s) and against the defendant as follows:

1. For purposes of the Chapter 13 plan only, any claims asserted by the defendant stemming from its second mortgage lien against the property are entirely unsecured pursuant to 11 U.S.C. § 506(a) given the value of the property and the amount of senior liens.
2. Any timely filed proof of claim of the defendant for the second mortgage lien will be treated as an unsecured claim in the Chapter 13 plan.
3. Upon completion of the Chapter 13 plan and entry of a discharge, the defendant's lien will be deemed satisfied pursuant 11 U.S.C. §§ 1322(b)(2), 1327 and 1328(a).

Enter:



Honorable William V. Altenberger

United States Bankruptcy Judge

Dated: April 22, 2016

Prepared by:

David H. Cutler, esq.
Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076
Phone: (847) 673-8600